L.B.F. 3015.1

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re: Ramona Lee Taylor	Case No.: 21-10845
	Chapter 13 Debtor(s)
	Chapter 13 Plan
Original	
✓ AMENDED Amende	ed
Date: October 4, 2023	
	THE DEBTOR HAS FILED FOR RELIEF UNDER CHAPTER 13 OF THE BANKRUPTCY CODE
	YOUR RIGHTS WILL BE AFFECTED
hearing on the Plan proposed be carefully and discuss them with	In the court a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers h your attorney. ANYONE WHO WISHES TO OPPOSE ANY PROVISION OF THIS PLAN MUST FILE A accordance with Bankruptcy Rule 3015 and Local Rule 3015-4. This Plan may be confirmed and become binding, filed.
	IN ORDER TO RECEIVE A DISTRIBUTION UNDER THE PLAN, YOU MUST FILE A PROOF OF CLAIM BY THE DEADLINE STATED IN THE NOTICE OF MEETING OF CREDITORS.
Part 1: Bankruptcy Rule 3015	5.1(c) Disclosures
Plan c	contains non-standard or additional provisions – see Part 9
Plan l	imits the amount of secured claim(s) based on value of collateral – see Part 4
Plan a	avoids a security interest or lien – see Part 4 and/or Part 9
Part 2: Plan Payment, Length	and Distribution – PARTS 2(c) & 2(e) MUST BE COMPLETED IN EVERY CASE
Debtor shall pay the	to be paid to the Chapter 13 Trustee ("Trustee") \$_\$29,360.47 Trustee \$ per month for months; and then Trustee \$ per month for the remaining months.
	OR
	ready paid the Trustee \$ 13,300.41 through month number 29 and then shall pay the Trustee \$ 700.00 per months and then shall pay the Trustee \$ 660.06 per month for the remaining 1 month.
Other changes in the s	scheduled plan payment are set forth in § 2(d)
§ 2(b) Debtor shall make when funds are available, if kn	plan payments to the Trustee from the following sources in addition to future wages (Describe source, amount and date nown):
§ 2(c) Alternative treatn ✓ None. If "None"	nent of secured claims: is checked, the rest of § 2(c) need not be completed.
Sale of real prop See § 7(c) below for	

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Debtor	-	Ramona Lee Taylor	Case number	21-10845			
☐ Loan modification with respect to mortgage encumbering property: See § 4(f) below for detailed description							
§ 2(d) Othe	er information that may be important relating to the paymen	nt and length of Plan:				
	The to	tlal length of the plan shall be 52 months.					
§ 2((e) Estin	nated Distribution					
	A.	Total Priority Claims (Part 3)					
		1. Unpaid attorney's fees	\$	3,250.00			
		2. Unpaid attorney's cost	\$	0.00			
		3. Other priority claims (e.g., priority taxes)	\$	0.00			
	B.	Total distribution to cure defaults (§ 4(b))	\$	9,473.54			
	C.	Total distribution on secured claims (§§ 4(c) &(d))	\$	13,700.88			
	D.	Total distribution on general unsecured claims (Part 5)	\$	0.00			
		Subtotal	\$	25,674.42			
	E.	Estimated Trustee's Commission	\$	2,852.71			
	F.	Base Amount	\$	28,608.52			
§2 (f) Allov	wance of Compensation Pursuant to L.B.R. 2016-3(a)(2)					
compens	s accur sation in	checking this box, Debtor's counsel certifies that the inform ate, qualifies counsel to receive compensation pursuant to L. in the total amount of \$ with the Trustee distributing to a constitute allowance of the requested compensation.	B.R. 2016-3(a)(2), and r	equests this Court approve couns	el's		
Part 3: I	Priority (Claims					

Pa

§ 3(a) Except as provided in § 3(b) below, all allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Claim Number	Type of Priority	Amount to be Paid by Trustee	
Anthony A. Frigo 81140		Attorney Fee Paid		\$ 2,500.00
Anthony A. Frigo 81140		Attorney Fee Due		\$ 750.00

§ 3(b) Domestic Support obligations assigned or owed to a governmental unit and paid less than full amount.

√ None. If "None" is checked, the rest of § 3(b) need not be completed or reproduced.

Debtor	Ramona Lee Tay	lor		Case number 21	-10845
Part 4: Secure	ed Claims				
§ 4(a)) Secured Claims R	eceiving No Distribution	from the Tr	ustee:	
	None. If "None"	is checked, the rest of § 4(a) need not b	e completed.	
Creditor		, ,	Claim Number	Secured Property	
distribution f	d, the creditor(s) listed from the trustee and the agreement of the partie cy law.	parties' rights will be			
§ 4(b) Curing default and	maintaining payments			
	None. If "None"	is checked, the rest of § 4(b) need not b	e completed.	
		e an amount sufficient to p the bankruptcy filing in ac			I, Debtor shall pay directly to creditor
Creditor		Claim Number		Description of Secured Property and Address, if real property	Amount to be Paid by Trustee
Specialized Servicing/S		1	;	827 Lafayette St. Coatesville, PA 19320 Chester County	\$1,390.56
Legacy Mo	rtgage Asset Trust	2	1	825 Lafayette St. Coatesville, PA 19320 Chester County	\$7,551.31
Regional A Corporation		3		2010 Toyota Rav 4 50000 miles	\$531.67
oo.po.ao.	•				\$
§ 4(or validity of		laims to be paid in full: b	oased on pro	of of claim or pre-confirmation d	etermination of the amount, extent
				e completed or reproduced.	
The Towns	hip of Valley	6		825 Lafayette St. Coatesville, PA 19320 Chester County	\$8017.02
The Towns	hip of Valley	7	;	827 Lafayette St. Coatesville, PA 19320 Chester County	\$5683.86
§ 4(d) Allowed secured cl	aims to be paid in full tha	at are exclud	led from 11 U.S.C. § 506	
⋠	None. If "None"	is checked, the rest of § 4(d) need not b	e completed.	
§ 4(e) Surrender				
✓	None. If "None"	is checked, the rest of § 4((e) need not b	e completed.	
§ 4(f) Loan Modification				
🗸 I	None. If "None" is che	cked, the rest of \S 4(f) need	d not be comp	pleted.	
Part 5:Genera	al Unsecured Claims				
§ 5(a) Separately classifie	d allowed unsecured non	-priority cla	ims	
	None. If "None"	is checked, the rest of § 5(a) need not b	e completed.	
§ 5(b) Timely filed unsecu	ired non-priority claims			

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Debtor	Ramona Lee Taylor	Case number	21-10845
	(1) Liquidation Test (check one box)		
	✓ All Debtor(s) property is claimed as exempt		
	Debtor(s) has non-exempt property valued a distribution of \$ to allowed priority a		
	(2) Funding: § 5(b) claims to be paid as follows (check or	ne box):	
	Pro rata		
	✓ 100%		
	Other (Describe):		
Part 6: Execu	tory Contracts & Unexpired Leases		
✓	None. If "None" is checked, the rest of § 6 need not be co	empleted or reproduced.	
Part 7: Other	Provisions		
§ 7(a	a) General Principles Applicable to The Plan		
(1) V	Vesting of Property of the Estate (check one box)		
	✓ Upon confirmation		
	Upon discharge		
	subject to Bankruptcy Rule 3012 and 11 U.S.C. §1322(a)(4), the mounts listed in Parts 3, 4 or 5 of the Plan.	e amount of a creditor's claim	m listed in its proof of claim controls over
	Post-petition contractual payments under § 1322(b)(5) and adeq by the debtor directly. All other disbursements to creditors sh		der § 1326(a)(1)(B), (C) shall be disbursed
completion of	f Debtor is successful in obtaining a recovery in personal injury plan payments, any such recovery in excess of any applicable or ry to pay priority and general unsecured creditors, or as agreed	exemption will be paid to the	Trustee as a special Plan payment to the
§ 7(I	o) Affirmative duties on holders of claims secured by a secu	rity interest in debtor's pri	ncipal residence
(1) A	apply the payments received from the Trustee on the pre-petition	on arrearage, if any, only to s	uch arrearage.
	apply the post-petition monthly mortgage payments made by the underlying mortgage note.	ne Debtor to the post-petition	mortgage obligations as provided for by
of late paymen	Preat the pre-petition arrearage as contractually current upon contractually current upon contractually current upon contractually current upon the contract of the previous description of the mortgage and note.		

(4) If a secured creditor with a security interest in the Debtor's property sent regular statements to the Debtor pre-petition, and the Debtor

(5) If a secured creditor with a security interest in the Debtor's property provided the Debtor with coupon books for payments prior to the

provides for payments of that claim directly to the creditor in the Plan, the holder of the claims shall resume sending customary monthly statements.

filing of the petition, upon request, the creditor shall forward post-petition coupon book(s) to the Debtor after this case has been filed.

(6) Debtor waives any violation of stay claim arising from the sending of statements and coupon books as set forth above.

Debtor	Ramona Lee Taylor	Case number 21-10845
	None . If "None" is checked, the rest of § 7(c) 1	need not be completed.
	(1) Closing for the sale of (the "Real Prope	erty") shall be completed within months of the commencement of this bankruptcy cured creditor will be paid the full amount of their secured claims as reflected in § 4.b
	(2) The Real Property will be marketed for sale in	the following manner and on the following terms:
this Plan Plan, if,	d encumbrances, including all § 4(b) claims, as may a shall preclude the Debtor from seeking court appro	der authorizing the Debtor to pay at settlement all customary closing expenses and all be necessary to convey good and marketable title to the purchaser. However, nothing in val of the sale pursuant to 11 U.S.C. §363, either prior to or after confirmation of the y or in order to convey insurable title or is otherwise reasonably necessary under the
	(4) At the Closing, it is estimated that the amount	of no less than \$ shall be made payable to the Trustee.
	(5) Debtor shall provide the Trustee with a copy o	f the closing settlement sheet within 24 hours of the Closing Date.
	(6) In the event that a sale of the Real Property has	s not been consummated by the expiration of the Sale Deadline::
Part 8:	Order of Distribution	
	The order of distribution of Plan payments will	be as follows:
	Level 1: Trustee Commissions* Level 2: Domestic Support Obligations Level 3: Adequate Protection Payments Level 4: Debtor's attorney's fees Level 5: Priority claims, pro rata Level 6: Secured claims, pro rata Level 7: Specially classified unsecured claims Level 8: General unsecured claims Level 9: Untimely filed general unsecured non-pri	ority claims to which debtor has not objected
*Percen	tage fees payable to the standing trustee will be par	d at the rate fixed by the United States Trustee not to exceed ten (10) percent.
Under E Nonstan	Nonstandard or Additional Plan Provisions Bankruptcy Rule 3015.1(e), Plan provisions set forth adard or additional plan provisions placed elsewhere None. If "None" is checked, the rest of Part 9 need in the set of Part 9 nee	
Part 10	: Signatures	
provisio		resented Debtor(s) certifies that this Plan contains no nonstandard or additional Debtor(s) are aware of, and consent to the terms of this Plan.
Date:	October 4, 2023	/s/ Anthony A. Frigo Anthony A. Frigo 81140 Attorney for Debtor(s)
	If Debtor(s) are unrepresented, they must sign below	ow.
Date:	October 4, 2023	/s/ Ramona Lee Taylor Ramona Lee Taylor

Debtor	Ramona Lee Taylor	Case number	21-10845
		Debtor	
Date:			
		Joint Debtor	

L.B.F. 3015.1

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re: Ramona Lee	•	ase No.: 21-10845
	Debtor(s)	hapter 13
	Chapter 1	3 Plan
☐ Original		
✓ AMENDED	_Amended	
Date: October 4, 202	<u>123</u>	
	THE DEBTOR HAS FILED CHAPTER 13 OF THE BA	
	YOUR RIGHTS WILI	L BE AFFECTED
hearing on the Plan pro carefully and discuss t	roposed by the Debtor. This document is the actual Plan them with your attorney. ANYONE WHO WISHES T TION in accordance with Bankruptcy Rule 3015 and Lo	Confirmation of Plan, which contains the date of the confirmation proposed by the Debtor to adjust debts. You should read these papers O OPPOSE ANY PROVISION OF THIS PLAN MUST FILE A local Rule 3015-4. This Plan may be confirmed and become binding,
	IN ORDER TO RECEIVE A DISTRIB MUST FILE A PROOF OF CLAIM BY ' NOTICE OF MEETING	THE DEADLINE STATED IN THE
Part 1: Bankruptcy Ru	Rule 3015.1(c) Disclosures	
	Plan contains non-standard or additional provisions -	- see Part 9
	Plan limits the amount of secured claim(s) based on	value of collateral – see Part 4
	Plan avoids a security interest or lien – see Part 4 and	l/or Part 9
Part 2: Plan Payment,	t, Length and Distribution – PARTS 2(c) & 2(e) MUST	BE COMPLETED IN EVERY CASE
Debtor shall	Amount to be paid to the Chapter 13 Trustee ("Trustee' ll pay the Trustee \$ per month for months; ll pay the Trustee \$ per month for the remaining _	; and then
	OR	
	ll have already paid the Trustee \$ 13,300.41 through the Trustee \$ 660.06	h month number <u>29</u> and then shall pay the Trustee \$ <u>700.00</u> per <u>5</u> per month for the remaining <u>1</u> month.
Other changes	es in the scheduled plan payment are set forth in § 2(d)	
§ 2(b) Debtor sha when funds are availab		ng sources in addition to future wages (Describe source, amount and date
	ve treatment of secured claims: f "None" is checked, the rest of § 2(c) need not be compared.	leted.
Sale of respectively. See § 7(c) be	real property below for detailed description	

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Debtor	-	Ramona Lee Taylor	Case number	21-10845			
☐ Loan modification with respect to mortgage encumbering property: See § 4(f) below for detailed description							
		er information that may be important relating to the payment	t and length of Plan:				
		tlal length of the plan shall be 52 months.					
8 2(6	A.	Total Priority Claims (Part 3)					
	71.	Unpaid attorney's fees	\$	3,250.00			
		2. Unpaid attorney's cost	\$	0.00			
		3. Other priority claims (e.g., priority taxes)	\$	0.00			
	B.	Total distribution to cure defaults (§ 4(b))	\$	9,473.54			
	C.	Total distribution on secured claims (§§ 4(c) &(d))	\$	13,700.88			
	D.	Total distribution on general unsecured claims (Part 5)	\$	0.00			
		Subtotal	\$	25,674.42			
	E.	Estimated Trustee's Commission	\$	2,852.71			
	F.	Base Amount	\$	28,608.52			
§2 (f	f) Allov	vance of Compensation Pursuant to L.B.R. 2016-3(a)(2)					
compens	accura	checking this box, Debtor's counsel certifies that the informa ate, qualifies counsel to receive compensation pursuant to L.I to the total amount of \$ with the Trustee distributing to constitute allowance of the requested compensation.	3.R. 2016-3(a)(2), and r	requests this Court approve counsel's			
Part 3: P	riority (Claims					
	e 2(-)	E		.1 (1			

Pa

§ 3(a) Except as provided in § 3(b) below, all allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Claim Number	Type of Priority	Amount to be Paid by Trustee	
Anthony A. Frigo 81140		Attorney Fee Paid		\$ 2,500.00
Anthony A. Frigo 81140		Attorney Fee Due		\$ 750.00

 $\S 3(b)$ Domestic Support obligations assigned or owed to a governmental unit and paid less than full amount.

√ None. If "None" is checked, the rest of § 3(b) need not be completed or reproduced.

Debtor Ramona Lee Tay	lor		Case number	21-10845
Part 4: Secured Claims				
	N. Divilladi	0 1 7		
§ 4(a)) Secured Claims R	_			
None. If "None" Creditor	is checked, the rest of § 4((a) need not be Claim	Secured Property	
		Number	secured Property	
If checked, the creditor(s) listed distribution from the trustee and the governed by agreement of the partie nonbankruptcy law.	parties' rights will be			
_	is checked, the rest of § 4(ay allowed cla	aims for prepetition arrearages;	and, Debtor shall pay directly to creditor
Creditor	Claim Number		Description of Secured Property	Amount to be Paid by Trustee
Specialized Loan Servicing/SLS	1	8	and Address, if real property 327 Lafayette St. Coatesville PA 19320 Chester County	e, \$1,390.56
Legacy Mortgage Asset Trust	2	8	325 Lafayette St. Coatesville PA 19320 Chester County	e, \$7,551.31
Regional Acceptance Corporation	3	2	2010 Toyota Rav 4 50000 niles	\$531.67
•				\$
§ 4(c) Allowed Secured C or validity of the claim	laims to be paid in full: b	oased on proo	of of claim or pre-confirmation	determination of the amount, extent
None. If "None" The Township of Valley	is checked, the rest of § 4(e completed or reproduced. 225 Lafayette St. Coatesville	e, \$8017.02
The Township of Valley	0		PA 19320 Chester County	;, \$0017.02
The Township of Valley	7		27 Lafayette St. Coatesville PA 19320 Chester County	e, \$5683.86
§ 4(e) Surrender	is checked, the rest of § 4((d) need not be	e completed.	
	1.11			
§ 5(a) Separately classifie				
None. If "None"	is checked, the rest of § 5((a) need not be	e completed.	
§ 5(b) Timely filed unsecu	ired non-priority claims			

Debtor	Ramona Lee Taylor	Case number	21-10845
	(1) Liquidation Test (check one box)		
	✓ All Debtor(s) property is claime	ed as exempt.	
	Debtor(s) has non-exempt prop distribution of \$ to allow	erty valued at \$ for purposes of § 1 ved priority and unsecured general credito	325(a)(4) and plan provides for ors.
	(2) Funding: § 5(b) claims to be paid as follo	ws (check one box):	
	Pro rata		
	<u> </u>		
	Other (Describe)		
	atory Contracts & Unexpired Leases		
⋠	None. If "None" is checked, the rest of § 6 ne	eed not be completed or reproduced.	
Part 7: Other	Provisions		
§ 7((a) General Principles Applicable to The Plan		
(1)	Vesting of Property of the Estate (<i>check one box</i>)		
	✓ Upon confirmation		
	Upon discharge		
	Subject to Bankruptcy Rule 3012 and 11 U.S.C. §1 amounts listed in Parts 3, 4 or 5 of the Plan.	322(a)(4), the amount of a creditor's claim	n listed in its proof of claim controls over
	Post-petition contractual payments under § 1322(b) rs by the debtor directly. All other disbursements to		der § 1326(a)(1)(B), (C) shall be disbursed
completion of	If Debtor is successful in obtaining a recovery in per plan payments, any such recovery in excess of any ary to pay priority and general unsecured creditors,	applicable exemption will be paid to the	Trustee as a special Plan payment to the
§ 7((b) Affirmative duties on holders of claims secure	ed by a security interest in debtor's pri	ncipal residence
(1)	Apply the payments received from the Trustee on the	he pre-petition arrearage, if any, only to so	uch arrearage.
	Apply the post-petition monthly mortgage payment the underlying mortgage note.	s made by the Debtor to the post-petition	mortgage obligations as provided for by
of late payme	Treat the pre-petition arrearage as contractually cur nt charges or other default-related fees and services payments as provided by the terms of the mortgage	based on the pre-petition default or defau	
	If a secured creditor with a security interest in the I payments of that claim directly to the creditor in the		
	If a secured creditor with a security interest in the I etition, upon request, the creditor shall forward pos		

(6) Debtor waives any violation of stay claim arising from the sending of statements and coupon books as set forth above.

Debtor	Ramona Lee Taylor	Case number 21-10845
	None . If "None" is checked, the rest of § 7(c) 1	need not be completed.
	(1) Closing for the sale of (the "Real Prope	erty") shall be completed within months of the commencement of this bankruptcy cured creditor will be paid the full amount of their secured claims as reflected in § 4.b
	(2) The Real Property will be marketed for sale in	the following manner and on the following terms:
this Plan Plan, if,	d encumbrances, including all § 4(b) claims, as may a shall preclude the Debtor from seeking court appro	der authorizing the Debtor to pay at settlement all customary closing expenses and all be necessary to convey good and marketable title to the purchaser. However, nothing in val of the sale pursuant to 11 U.S.C. §363, either prior to or after confirmation of the y or in order to convey insurable title or is otherwise reasonably necessary under the
	(4) At the Closing, it is estimated that the amount	of no less than \$ shall be made payable to the Trustee.
	(5) Debtor shall provide the Trustee with a copy o	f the closing settlement sheet within 24 hours of the Closing Date.
	(6) In the event that a sale of the Real Property has	s not been consummated by the expiration of the Sale Deadline::
Part 8:	Order of Distribution	
	The order of distribution of Plan payments will	be as follows:
	Level 1: Trustee Commissions* Level 2: Domestic Support Obligations Level 3: Adequate Protection Payments Level 4: Debtor's attorney's fees Level 5: Priority claims, pro rata Level 6: Secured claims, pro rata Level 7: Specially classified unsecured claims Level 8: General unsecured claims Level 9: Untimely filed general unsecured non-pri	ority claims to which debtor has not objected
*Percen	tage fees payable to the standing trustee will be par	d at the rate fixed by the United States Trustee not to exceed ten (10) percent.
Under E Nonstan	Nonstandard or Additional Plan Provisions Bankruptcy Rule 3015.1(e), Plan provisions set forth adard or additional plan provisions placed elsewhere None. If "None" is checked, the rest of Part 9 need in the set of Part 9 nee	
Part 10	: Signatures	
provisio		resented Debtor(s) certifies that this Plan contains no nonstandard or additional Debtor(s) are aware of, and consent to the terms of this Plan.
Date:	October 4, 2023	/s/ Anthony A. Frigo Anthony A. Frigo 81140 Attorney for Debtor(s)
	If Debtor(s) are unrepresented, they must sign below	ow.
Date:	October 4, 2023	/s/ Ramona Lee Taylor Ramona Lee Taylor

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Debtor	Ramona Lee Taylor	Case num	nber 21-10845
		Debtor	
Date:			
		Joint Debtor	

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UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re: Ramona Lee		se No.: 21-10845
	Debtor(s)	apter 13
	Chapter 13	3 Plan
Original		
✓ AMENDED	Amended	
Date: December 8	<u>8, 2021</u>	
	THE DEBTOR HAS FILED I CHAPTER 13 OF THE BA	
	YOUR RIGHTS WILL	BE AFFECTED
hearing on the Plan p carefully and discuss	proposed by the Debtor. This document is the actual Plan pass them with your attorney. ANYONE WHO WISHES TO CTION in accordance with Bankruptcy Rule 3015 and Loc	Confirmation of Plan, which contains the date of the confirmation proposed by the Debtor to adjust debts. You should read these papers O OPPOSE ANY PROVISION OF THIS PLAN MUST FILE A cal Rule 3015-4. This Plan may be confirmed and become binding,
	MUST FILE A PROOF OF CLAIM BY T NOTICE OF MEETING	THE DEADLINE STATED IN THE
Part 1: Bankruptcy I	Rule 3015.1(c) Disclosures	
	Plan contains non-standard or additional provisions –	see Part 9
	Plan limits the amount of secured claim(s) based on ve	alue of collateral – see Part 4
	Plan avoids a security interest or lien – see Part 4 and	or Part 9
Part 2: Plan Paymen	ent, Length and Distribution – PARTS 2(c) & 2(e) MUST E	E COMPLETED IN EVERY CASE
Debtor sha	se Amount to be paid to the Chapter 13 Trustee ("Trustee" mall pay the Trustee \$ per month for months; and pay the Trustee \$ per month for the remaining	
	OR	
	nall have already paid the Trustee \$	month number <u>8</u> and then shall pay the Trustee \$505.46 per per month for the remaining <u>29</u> months.
Other change	ages in the scheduled plan payment are set forth in § 2(d)	
§ 2(b) Debtor sh when funds are avail		g sources in addition to future wages (Describe source, amount and date
	ative treatment of secured claims: If "None" is checked, the rest of § 2(c) need not be completed.	eted.
	of real property below for detailed description	

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Debtor		Ramona Lee Taylor	Case number	21-10845
	See §	oan modification with respect to mortgage encumbering propagate (f) below for detailed description er information that may be important relating to the payment	•	
§ 2(e	e) Esti	mated Distribution		
	A.	Total Priority Claims (Part 3)		
		1. Unpaid attorney's fees	\$	2,500.00
		2. Unpaid attorney's cost	\$	0.00
		3. Other priority claims (e.g., priority taxes)	\$	0.00
	B.	Total distribution to cure defaults (§ 4(b))	\$	9,473.54
	C.	Total distribution on secured claims (§§ 4(c) &(d))	\$	13,700.88
	D.	Total distribution on general unsecured claims (Part 5)	\$	0.00
		Subtotal	\$	25,674.42
	E.	Estimated Trustee's Commission	\$	2,852.71
	F.	Base Amount	\$	28,527.13
§2 (f) Allo	wance of Compensation Pursuant to L.B.R. 2016-3(a)(2)		
compensa	accui	r checking this box, Debtor's counsel certifies that the inform rate, qualifies counsel to receive compensation pursuant to L in the total amount of \$ with the Trustee distributing to Il constitute allowance of the requested compensation.	.B.R. 2016-3(a)(2), and 1	requests this Court approve counsel's
Part 3: Pr	riority	Claims		
	§ 3(a)	Except as provided in § 3(b) below, all allowed priority claim	ms will be paid in full ur	lless the creditor agrees otherwise:

Creditor	Claim Number	Type of Priority	Amount to be Paid by Trustee	
Anthony A. Frigo 81140		Attorney Fee		\$ 2,500.00

 $\S 3(b)$ Domestic Support obligations assigned or owed to a governmental unit and paid less than full amount.

√ None. If "None" is checked, the rest of \S 3(b) need not be completed or reproduced.

Case 21-10845-mdc Doc 91 Filed 11/01/23 Entered 11/01/23 10:28:53 Desc Main Document Page 15 of 36

Debtor Ramona Lee Ta	ylor		Case number 21	-10845
Part 4: Secured Claims				
§ 4(a)) Secured Claims I	Receiving No Distribution	n from the Tr	ustee:	
None. If "None'	' is checked, the rest of § 4	(a) need not b	e completed.	
Creditor		Claim Number	Secured Property	
If checked, the creditor(s) listed distribution from the trustee and the governed by agreement of the partinonbankruptcy law.	e parties' rights will be		2010 Toyota Rav 4 50000 n	niles
None. If "None" The Trustee shall distribu		pay allowed cl	aims for prepetition arrearages; and	l, Debtor shall pay directly to creditor
monthly obligations falling due afte	Claim Number]	Description of Secured Property	Amount to be Paid by Trustee
Specialized Loan	1	;	and Address, if real property 827 Lafayette St. Coatesville,	\$1,390.56
Servicing/SLS Legacy Mortgage Asset Trust	2	;	PA 19320 Chester County 825 Lafayette St. Coatesville, PA 19320 Chester County	\$15,000.00
Regional Acceptance Corporation	3	- :	2010 Toyota Rav 4 50000 miles	\$531.67
The Township of Valley	6		827 Lafayette St. Coatesville, PA 19320 Chester County	\$15,000.00
or validity of the claim	_	_	-	etermination of the amount, extent
The Township of Valley	6 6	:	e completed or reproduced. 825 Lafayette St. Coatesville, PA 19320 Chester County	\$8017.02
The Township of Valley	7	1	827 Lafayette St. Coatesville, PA 19320 Chester County	\$5683.86
§ 4(d) Allowed secured o	claims to be paid in full th	at are exclud	led from 11 U.S.C. § 506	
None. If "None'	'is checked, the rest of § 4	(d) need not b	e completed.	
§ 4(e) Surrender				
None. If "None"	'is checked, the rest of § 4	(e) need not b	e completed.	
§ 4(f) Loan Modification	1			
▼ None . If "None" is ch	ecked, the rest of § 4(f) nee	ed not be comp	pleted.	
Part 5:General Unsecured Claims				
§ 5(a) Separately classifi	ed allowed unsecured no	n-priority cla	ims	
None. If "None'	'is checked, the rest of § 5	(a) need not b	e completed.	
§ 5(b) Timely filed unsec	cured non-priority claims	l		

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Debtor	Ramona Lee Taylor	Case number	21-10845
	(1) Liquidation Test (check one box)		
	✓ All Debtor(s) property is claimed as exem	pt.	
	Debtor(s) has non-exempt property valued distribution of \$ to allowed priority		
	(2) Funding: § 5(b) claims to be paid as follows (check	one box):	
	✓ Pro rata		
	<u> </u>		
	Other (Describe)		
р / С Г			
	eutory Contracts & Unexpired Leases		
√	None. If "None" is checked, the rest of § 6 need not be of	completed or reproduced.	
Part 7: Othe			
	(a) General Principles Applicable to The Plan		
(1)	Vesting of Property of the Estate (<i>check one box</i>)		
	✓ Upon confirmation		
	Upon discharge		
	Subject to Bankruptcy Rule 3012 and 11 U.S.C. §1322(a)(4), amounts listed in Parts 3, 4 or 5 of the Plan.	the amount of a creditor's clair	n listed in its proof of claim controls over
	Post-petition contractual payments under § 1322(b)(5) and adders by the debtor directly. All other disbursements to creditors		der § 1326(a)(1)(B), (C) shall be disbursed
completion of	If Debtor is successful in obtaining a recovery in personal injust plan payments, any such recovery in excess of any applicable sary to pay priority and general unsecured creditors, or as agree	e exemption will be paid to the	Trustee as a special Plan payment to the
§ 7	(b) Affirmative duties on holders of claims secured by a sec	curity interest in debtor's pri	ncipal residence
(1)	Apply the payments received from the Trustee on the pre-petit	tion arrearage, if any, only to s	uch arrearage.
	Apply the post-petition monthly mortgage payments made by the underlying mortgage note.	the Debtor to the post-petition	mortgage obligations as provided for by
of late payme	Treat the pre-petition arrearage as contractually current upon cent charges or other default-related fees and services based on tayments as provided by the terms of the mortgage and note.		
	If a secured creditor with a security interest in the Debtor's propagate of that claim directly to the creditor in the Plan, the h		

- (5) If a secured creditor with a security interest in the Debtor's property provided the Debtor with coupon books for payments prior to the filing of the petition, upon request, the creditor shall forward post-petition coupon book(s) to the Debtor after this case has been filed.
 - (6) Debtor waives any violation of stay claim arising from the sending of statements and coupon books as set forth above.
 - § 7(c) Sale of Real Property

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Debtor	Ramona Lee Taylor	Case number 21-10845
	✓ None . If "None" is checked, the rest of § 7(c) r	eed not be completed.
	(1) Closing for the sale of (the "Real Prope	rty") shall be completed within months of the commencement of this bankruptcy cured creditor will be paid the full amount of their secured claims as reflected in § 4.b
	(2) The Real Property will be marketed for sale in	the following manner and on the following terms:
this Plan Plan, if,	d encumbrances, including all § 4(b) claims, as may a shall preclude the Debtor from seeking court appro	der authorizing the Debtor to pay at settlement all customary closing expenses and all be necessary to convey good and marketable title to the purchaser. However, nothing in val of the sale pursuant to 11 U.S.C. §363, either prior to or after confirmation of the vor in order to convey insurable title or is otherwise reasonably necessary under the
	(4) At the Closing, it is estimated that the amount of	of no less than \$ shall be made payable to the Trustee.
	(5) Debtor shall provide the Trustee with a copy of	the closing settlement sheet within 24 hours of the Closing Date.
	(6) In the event that a sale of the Real Property has	not been consummated by the expiration of the Sale Deadline::
Part 8:	Order of Distribution	
	The order of distribution of Plan payments will	be as follows:
	Level 1: Trustee Commissions* Level 2: Domestic Support Obligations Level 3: Adequate Protection Payments Level 4: Debtor's attorney's fees Level 5: Priority claims, pro rata Level 6: Secured claims, pro rata Level 7: Specially classified unsecured claims Level 8: General unsecured claims Level 9: Untimely filed general unsecured non-pri	•
*Percen	tage fees payable to the standing trustee will be pai	d at the rate fixed by the United States Trustee not to exceed ten (10) percent.
Under E Nonstan	Nonstandard or Additional Plan Provisions Bankruptcy Rule 3015.1(e), Plan provisions set forth adard or additional plan provisions placed elsewhere None. If "None" is checked, the rest of Part 9 need in the set of Part 9 nee	
Part 10	: Signatures	
provisio		esented Debtor(s) certifies that this Plan contains no nonstandard or additional Debtor(s) are aware of, and consent to the terms of this Plan.
Date:	December 8, 2021	/s/ Anthony A. Frigo Anthony A. Frigo 81140 Attorney for Debtor(s)
	If Debtor(s) are unrepresented, they must sign below	w.
Date:	December 8, 2021	/s/ Ramona Lee Taylor Ramona Lee Taylor

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Debtor	Ramona Lee Taylor	Case num	nber 21-10845
		Debtor	
Date:			
		Joint Debtor	

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L.B.F. 3015.1

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re: Ramona Lee Taylo	
	Chapter 13 Debtor(s)
	Chapter 13 Plan
Original	
✓ AMENDED Amend	ded
Date: January 11, 2022	
	THE DEBTOR HAS FILED FOR RELIEF UNDER CHAPTER 13 OF THE BANKRUPTCY CODE
	YOUR RIGHTS WILL BE AFFECTED
hearing on the Plan proposed carefully and discuss them w	om the court a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers with your attorney. ANYONE WHO WISHES TO OPPOSE ANY PROVISION OF THIS PLAN MUST FILE A in accordance with Bankruptcy Rule 3015 and Local Rule 3015-4. This Plan may be confirmed and become binding, s filed.
	IN ORDER TO RECEIVE A DISTRIBUTION UNDER THE PLAN, YOU MUST FILE A PROOF OF CLAIM BY THE DEADLINE STATED IN THE NOTICE OF MEETING OF CREDITORS.
Part 1: Bankruptcy Rule 30	15.1(c) Disclosures
Plar	n contains non-standard or additional provisions – see Part 9
Plan	n limits the amount of secured claim(s) based on value of collateral – see Part 4
Plar	n avoids a security interest or lien – see Part 4 and/or Part 9
Part 2: Plan Payment, Lengt	h and Distribution – PARTS 2(c) & 2(e) MUST BE COMPLETED IN EVERY CASE
Debtor shall pay th	nt to be paid to the Chapter 13 Trustee ("Trustee") \$_\$28,527.13 Trustee \$ per month for months; and then Trustee \$ per month for the remaining months.
	OR
	already paid the Trustee \$2,243.00 through month number8 and then shall pay the Trustee \$_505.46 per months and then shall pay the Trustee \$_700.00 per month for the remaining29 months.
Other changes in the	scheduled plan payment are set forth in § 2(d)
§ 2(b) Debtor shall mak when funds are available, if l	te plan payments to the Trustee from the following sources in addition to future wages (Describe source, amount and date known):
	tment of secured claims: "is checked, the rest of § 2(c) need not be completed.
Sale of real properties of See § 7(c) below for	operty or detailed description

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Debtor	-	Ramona Lee Taylor	Case number	21-10845
§ 2(c	See § 4	4(f) below for detailed description		
	The to	tla length of the plan shall be 46 months.		
Case number Case number 21-10845				
	A.	Total Priority Claims (Part 3)		
		1. Unpaid attorney's fees	\$	2,500.00
		2. Unpaid attorney's cost	\$	0.00
		3. Other priority claims (e.g., priority taxes)	\$	0.00
	B.	Total distribution to cure defaults (§ 4(b))	\$	9,473.54
	C.	Total distribution on secured claims (§§ 4(c) &(d))	\$	13,700.88
	D.	Total distribution on general unsecured claims (Part 5)	\$	0.00
		Subtotal	\$	25,674.42
	E.	Estimated Trustee's Commission	\$	2,852.71
	F.	Base Amount	\$	28,527.13
§2 (f	Allov	vance of Compensation Pursuant to L.B.R. 2016-3(a)(2)		
compens	accur ation i	ate, qualifies counsel to receive compensation pursuant to L. in the total amount of \$ with the Trustee distributing to	.B.R. 2016-3(a)(2), and r	requests this Court approve counsel's
Part 3: P	riority	Claims		
	8 3(a)	Except as provided in § 3(b) below, all allowed priority clair	ns will be paid in full un	less the creditor agrees otherwise:

Creditor	Claim Number	Type of Priority	Amount to be Paid by Trustee	
Anthony A. Frigo 81140		Attorney Fee		\$ 2,500.00

 $\S 3(b)$ Domestic Support obligations assigned or owed to a governmental unit and paid less than full amount.

√ None. If "None" is checked, the rest of \S 3(b) need not be completed or reproduced.

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Debtor	Ramona Lee Tay	lor		Case number	21-10	845
Part 4: Secured	Claims					
§ 4(a)) Secured Claims R	eceiving No Distribution	from the Tru	ıstee:		
Creditor		is checked, the rest of § 4(
distribution from	m the trustee and the reement of the partie	below will receive no parties' rights will be s and applicable				
☐ The T	None. If "None"	I maintaining payments is checked, the rest of § 4(e an amount sufficient to pa the bankruptcy filing in ac	ay allowed cla	aims for prepetition arrearages	s; and, D	Debtor shall pay directly to creditor
Creditor		Claim Number		Description of Secured Proposed Address, if real property		mount to be Paid by Trustee
Specialized L Servicing/SL		1	8	27 Lafayette St. Coatesvi PA 19320 Chester County	ille,	\$1,390.56
	gage Asset Trust	2	8	25 Lafayette St. Coatesvi A 19320 Chester County	ille,	\$7,551.31
Regional Acc	eptance	3	2	2010 Toyota Rav 4 50000 niles		\$531.67
						\$
§ 4(c) or validity of th	e claim	-	_	of of claim or pre-confirmati	ion deter	rmination of the amount, extent
The Townshi	p of Valley	6		25 Lafayette St. Coatesvi 2A 19320 Chester County		\$8017.02
The Townshi	p of Valley	7	8	327 Lafayette St. Coatesvi PA 19320 Chester County	ille,	\$5683.86
§ 4(d)	Allowed secured cla	aims to be paid in full tha	at are exclude	ed from 11 U.S.C. § 506		
√	None. If "None"	is checked, the rest of § 4(d) need not be	e completed.		
§ 4(e)	Surrender					
✓	None. If "None" is checked, the rest of § 4(e) need not be completed.					
§ 4(f)	Loan Modification					
✓ No	one. If "None" is che	cked, the rest of § 4(f) need	d not be comp	leted.		
Part 5:General	Unsecured Claims					
§ 5(a)	Separately classifie	d allowed unsecured non	ı-priority clai	ims		
✓	None. If "None"	is checked, the rest of § 5(a) need not be	e completed.		

 $\S~5(b)$ Timely filed unsecured non-priority claims

Debtor	Ramona Lee Taylor	Case number	21-10845
	(1) Liquidation Test (check one box)		
	All Debtor(s) property is claimed as exempt.		
	Debtor(s) has non-exempt property valued at distribution of \$ to allowed priority an		
	(2) Funding: § 5(b) claims to be paid as follows (check one	e box):	
	√ Pro rata		
	<u> </u>		
	Other (Describe)		
Part 6: Execut	tory Contracts & Unexpired Leases		
⋠	None. If "None" is checked, the rest of § 6 need not be con	npleted or reproduced.	
Part 7: Other	Provisions		
§ 7(a	a) General Principles Applicable to The Plan		
(1) V	Vesting of Property of the Estate (check one box)		
	✓ Upon confirmation		
	Upon discharge		
	Subject to Bankruptcy Rule 3012 and 11 U.S.C. §1322(a)(4), the mounts listed in Parts 3, 4 or 5 of the Plan.	amount of a creditor's clair	n listed in its proof of claim controls over
	Post-petition contractual payments under § 1322(b)(5) and adequed by the debtor directly. All other disbursements to creditors sha		der § 1326(a)(1)(B), (C) shall be disbursed
completion of	f Debtor is successful in obtaining a recovery in personal injury plan payments, any such recovery in excess of any applicable ex ry to pay priority and general unsecured creditors, or as agreed by	emption will be paid to the	Trustee as a special Plan payment to the
§ 7(l	b) Affirmative duties on holders of claims secured by a secur	ity interest in debtor's pri	ncipal residence
(1) A	Apply the payments received from the Trustee on the pre-petition	n arrearage, if any, only to s	uch arrearage.
	Apply the post-petition monthly mortgage payments made by the e underlying mortgage note.	Debtor to the post-petition	mortgage obligations as provided for by
of late paymen	Treat the pre-petition arrearage as contractually current upon con at charges or other default-related fees and services based on the sayments as provided by the terms of the mortgage and note.		
	f a secured creditor with a security interest in the Debtor's proper ayments of that claim directly to the creditor in the Plan, the hold		
	f a secured creditor with a security interest in the Debtor's propertition, upon request, the creditor shall forward post-petition coul		

§ 7(c) Sale of Real Property

(6) Debtor waives any violation of stay claim arising from the sending of statements and coupon books as set forth above.

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Debtor	Ramona Lee Taylor	Case number	21-10845				
	None . If "None" is checked, the rest of § 7(c) need not be com-	npleted.					
	(1) Closing for the sale of (the "Real Property") shall be co "Sale Deadline"). Unless otherwise agreed, each secured creditor to Plan at the closing ("Closing Date").	ompleted within mont will be paid the full amount of	hs of the commencement of this bankruptcy f their secured claims as reflected in § 4.b				
	(2) The Real Property will be marketed for sale in the following manner and on the following terms:						
this Plan Plan, if,	(3) Confirmation of this Plan shall constitute an order authorizing lencumbrances, including all § 4(b) claims, as may be necessary to shall preclude the Debtor from seeking court approval of the sale pain the Debtor's judgment, such approval is necessary or in order to ances to implement this Plan.	convey good and marketable bursuant to 11 U.S.C. §363, ei	title to the purchaser. However, nothing in ther prior to or after confirmation of the				
	(4) At the Closing, it is estimated that the amount of no less than S	shall be made payable	e to the Trustee.				
	(5) Debtor shall provide the Trustee with a copy of the closing set	tlement sheet within 24 hours	of the Closing Date.				
	(6) In the event that a sale of the Real Property has not been consu	ummated by the expiration of	the Sale Deadline::				
Part 8: 0	Order of Distribution						
	The order of distribution of Plan payments will be as follows:						
	Level 1: Trustee Commissions* Level 2: Domestic Support Obligations Level 3: Adequate Protection Payments Level 4: Debtor's attorney's fees Level 5: Priority claims, pro rata Level 6: Secured claims, pro rata Level 7: Specially classified unsecured claims Level 8: General unsecured claims Level 9: Untimely filed general unsecured non-priority claims to	which debtor has not objected					
*Percen	tage fees payable to the standing trustee will be paid at the rate fix	ced by the United States Trus	tee not to exceed ten (10) percent.				
Part 9: 1	Nonstandard or Additional Plan Provisions						
	ankruptcy Rule 3015.1(e), Plan provisions set forth below in Part 9 dard or additional plan provisions placed elsewhere in the Plan are		cable box in Part 1 of this Plan is checked.				
✓	None. If "None" is checked, the rest of Part 9 need not be complete	ed.					
Part 10:	Signatures						
provision	By signing below, attorney for Debtor(s) or unrepresented Debtorns other than those in Part 9 of the Plan, and that the Debtor(s) are a						
Date:	January 11, 2022	/s/ Anthony A. Frigo Anthony A. Frigo 81140 Attorney for Debtor(s)					
	If Debtor(s) are unrepresented, they must sign below.						
Date:	January 11, 2022	/s/ Ramona Lee Taylor					
		Ramona Lee Taylor Debtor					

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Debtor	Ramona Lee Taylor	Case number	21-10845	
Date:				
		Joint Debtor		

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L.B.F. 3015.1

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re: Ramona Lee					
	Chapter 13 Debtor(s)				
	Chapter 13 Plan				
Original					
✓ AMENDED A	Amended				
Date: February 14, 2	<u>022</u>				
	THE DEBTOR HAS FILED FOR RELIEF UNDER CHAPTER 13 OF THE BANKRUPTCY CODE				
	YOUR RIGHTS WILL BE AFFECTED				
hearing on the Plan pro carefully and discuss th WRITTEN OBJECT	You should have received from the court a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. ANYONE WHO WISHES TO OPPOSE ANY PROVISION OF THIS PLAN MUST FILE A WRITTEN OBJECTION in accordance with Bankruptcy Rule 3015 and Local Rule 3015-4. This Plan may be confirmed and become binding, unless a written objection is filed.				
	IN ORDER TO RECEIVE A DISTRIBUTION UNDER THE PLAN, YOU MUST FILE A PROOF OF CLAIM BY THE DEADLINE STATED IN THE NOTICE OF MEETING OF CREDITORS.				
Part 1: Bankruptcy Ru	ale 3015.1(c) Disclosures				
	Plan contains non-standard or additional provisions – see Part 9				
	Plan limits the amount of secured claim(s) based on value of collateral – see Part 4				
	Plan avoids a security interest or lien – see Part 4 and/or Part 9				
Part 2: Plan Payment,	Length and Distribution – PARTS 2(c) & 2(e) MUST BE COMPLETED IN EVERY CASE				
Debtor shall	Amount to be paid to the Chapter 13 Trustee ("Trustee") \$_\$28,608.52 pay the Trustee \$ per month for months; and then pay the Trustee \$ per month for the remaining months.				
	OR				
	have already paid the Trustee \$ 2,243.00 through month number 8 and then shall pay the Trustee \$505.46 per months and then shall pay the Trustee \$700.00 per month for the remaining 29 months.				
Other changes	in the scheduled plan payment are set forth in § 2(d)				
§ 2(b) Debtor shall when funds are available	Il make plan payments to the Trustee from the following sources in addition to future wages (Describe source, amount and date le, if known):				
	e treatment of secured claims: "None" is checked, the rest of § 2(c) need not be completed.				
Sale of respective See § 7(c) be	eal property clow for detailed description				

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Debtor		Ramona Lee Taylor	Case number	21-10845
		an modification with respect to mortgage encumbering prop 4(f) below for detailed description	perty:	
§ 2(d	d) Oth	er information that may be important relating to the paymen	nt and length of Plan:	
	The to	tla length of the plan shall be 46 months.		
§ 2(e	e) Estir	nated Distribution		
	A.	Total Priority Claims (Part 3)		
		1. Unpaid attorney's fees	\$	2,500.00
		2. Unpaid attorney's cost	\$	0.00
		3. Other priority claims (e.g., priority taxes)	\$	0.00
	B.	Total distribution to cure defaults (§ 4(b))	\$	9,473.54
	C.	Total distribution on secured claims (§§ 4(c) &(d))	\$	13,700.88
	D.	Total distribution on general unsecured claims (Part 5)	\$	81.39
		Subtotal	\$	25,674.42
	E.	Estimated Trustee's Commission	\$	2,852.71
	F.	Base Amount	\$	28,608.52
§2 (1	f) Allov	wance of Compensation Pursuant to L.B.R. 2016-3(a)(2)		
compens	accur ation i	checking this box, Debtor's counsel certifies that the inform ate, qualifies counsel to receive compensation pursuant to L n the total amount of \$ with the Trustee distributing to I constitute allowance of the requested compensation.	.B.R. 2016-3(a)(2), and a	requests this Court approve counsel's
Part 3: P	riority	Claims		
	8 3(0)	Export as provided in \$ 2(b) below, all allowed priority elein	me will be noid in full ur	loss the anaditan agrees atherwise.

§ 3(a) Except as provided in § 3(b) below, all allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Claim Number	Type of Priority	Amount to be Paid by Trustee	
Anthony A. Frigo 81140		Attorney Fee		\$ 2,500.00

 $\S 3(b)$ Domestic Support obligations assigned or owed to a governmental unit and paid less than full amount.

√ None. If "None" is checked, the rest of \S 3(b) need not be completed or reproduced.

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Debtor Ramona Lee Ta	ylor		Case number 21	-10845
Part 4: Secured Claims				
§ 4(a)) Secured Claims	Receiving No Distribution	n from the Ti	ustee:	
_	is checked, the rest of § 4			
Creditor	is encered, the rest of 3	Claim Number	Secured Property	
If checked, the creditor(s) listed distribution from the trustee and the governed by agreement of the partinonbankruptcy law.	e parties' rights will be			
None. If "None		pay allowed c	laims for prepetition arrearages; an	d, Debtor shall pay directly to creditor
Creditor	Claim Number		Description of Secured Property	Amount to be Paid by Trustee
Specialized Loan Servicing/SLS	1		and Address, if real property 827 Lafayette St. Coatesville,	\$1,390.56
Legacy Mortgage Asset Trust	2		PA 19320 Chester County 825 Lafayette St. Coatesville, PA 19320 Chester County	\$7,551.31
Regional Acceptance Corporation	3		2010 Toyota Rav 4 50000 miles	\$531.67
				\$
§ 4(c) Allowed Secured or validity of the claim	Claims to be paid in full:	based on pro	of of claim or pre-confirmation d	etermination of the amount, extent
			be completed or reproduced.	20047.00
The Township of Valley	6		825 Lafayette St. Coatesville, PA 19320 Chester County	\$8017.02
The Township of Valley	7		827 Lafayette St. Coatesville, PA 19320 Chester County	\$5683.86
§ 4(d) Allowed secured of	claims to be paid in full th	nat are exclud	led from 11 U.S.C. § 506	
✓ None . If "None"	is checked, the rest of § 4	(d) need not b	pe completed.	
§ 4(e) Surrender				
None. If "None	is checked, the rest of § 4	(e) need not b	pe completed.	
§ 4(f) Loan Modification	1			
✓ None . If "None" is ch	ecked, the rest of § 4(f) nee	ed not be com	pleted.	
Part 5:General Unsecured Claims				
	ied allowed unsecured no	n-priority cla	nims	
_	is checked, the rest of § 5			
	cured non-priority claims		-	

Debtor	Ramona Lee Taylor	Case number	21-10845
	(1) Liquidation Test (check one box)		
	All Debtor(s) property is claimed as exempt.		
	Debtor(s) has non-exempt property valued at distribution of \$ to allowed priority an		
	(2) Funding: § 5(b) claims to be paid as follows (check one	e box):	
	√ Pro rata		
	<u> </u>		
	Other (Describe)		
Part 6: Execut	tory Contracts & Unexpired Leases		
⋠	None. If "None" is checked, the rest of § 6 need not be con	npleted or reproduced.	
Part 7: Other	Provisions		
§ 7(a	a) General Principles Applicable to The Plan		
(1) V	Vesting of Property of the Estate (check one box)		
	✓ Upon confirmation		
	Upon discharge		
	Subject to Bankruptcy Rule 3012 and 11 U.S.C. §1322(a)(4), the mounts listed in Parts 3, 4 or 5 of the Plan.	amount of a creditor's clair	n listed in its proof of claim controls over
	Post-petition contractual payments under § 1322(b)(5) and adequed by the debtor directly. All other disbursements to creditors sha		der § 1326(a)(1)(B), (C) shall be disbursed
completion of	f Debtor is successful in obtaining a recovery in personal injury plan payments, any such recovery in excess of any applicable ex ry to pay priority and general unsecured creditors, or as agreed by	emption will be paid to the	Trustee as a special Plan payment to the
§ 7(l	b) Affirmative duties on holders of claims secured by a secur	ity interest in debtor's pri	ncipal residence
(1) A	Apply the payments received from the Trustee on the pre-petition	n arrearage, if any, only to s	uch arrearage.
	Apply the post-petition monthly mortgage payments made by the e underlying mortgage note.	Debtor to the post-petition	mortgage obligations as provided for by
of late paymen	Treat the pre-petition arrearage as contractually current upon con at charges or other default-related fees and services based on the sayments as provided by the terms of the mortgage and note.		
	f a secured creditor with a security interest in the Debtor's proper ayments of that claim directly to the creditor in the Plan, the hold		
	f a secured creditor with a security interest in the Debtor's propertition, upon request, the creditor shall forward post-petition coul		

§ 7(c) Sale of Real Property

(6) Debtor waives any violation of stay claim arising from the sending of statements and coupon books as set forth above.

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Debtor	Ramona Lee Taylor	Case number	21-10845			
	None . If "None" is checked, the rest of § 7(c) need not be con	npleted.				
	(1) Closing for the sale of (the "Real Property") shall be ce "Sale Deadline"). Unless otherwise agreed, each secured creditor the Plan at the closing ("Closing Date").	ompleted within month will be paid the full amount of	ns of the commencement of this bankruptcy their secured claims as reflected in § 4.b			
	(2) The Real Property will be marketed for sale in the following manner and on the following terms:					
this Plan Plan, if,	(3) Confirmation of this Plan shall constitute an order authorizing dencumbrances, including all § 4(b) claims, as may be necessary to a shall preclude the Debtor from seeking court approval of the sale p in the Debtor's judgment, such approval is necessary or in order to tances to implement this Plan.	convey good and marketable pursuant to 11 U.S.C. §363, eit	title to the purchaser. However, nothing in ther prior to or after confirmation of the			
	(4) At the Closing, it is estimated that the amount of no less than	\$ shall be made payable	e to the Trustee.			
	(5) Debtor shall provide the Trustee with a copy of the closing se	ttlement sheet within 24 hours	of the Closing Date.			
	(6) In the event that a sale of the Real Property has not been cons	ummated by the expiration of	the Sale Deadline::			
Part 8:	Order of Distribution					
	The order of distribution of Plan payments will be as follows:					
	Level 1: Trustee Commissions* Level 2: Domestic Support Obligations Level 3: Adequate Protection Payments Level 4: Debtor's attorney's fees Level 5: Priority claims, pro rata Level 6: Secured claims, pro rata Level 7: Specially classified unsecured claims Level 8: General unsecured claims Level 9: Untimely filed general unsecured non-priority claims to	which debtor has not objected				
*Percen	tage fees payable to the standing trustee will be paid at the rate fi	xed by the United States Trust	tee not to exceed ten (10) percent.			
Part 9:	Nonstandard or Additional Plan Provisions					
	Bankruptcy Rule 3015.1(e), Plan provisions set forth below in Part 9 dard or additional plan provisions placed elsewhere in the Plan are		cable box in Part 1 of this Plan is checked.			
√	None. If "None" is checked, the rest of Part 9 need not be complete	ed.				
Part 10	: Signatures					
provisio	By signing below, attorney for Debtor(s) or unrepresented Debtor ons other than those in Part 9 of the Plan, and that the Debtor(s) are a					
Date:	February 14, 2022	/s/ Anthony A. Frigo Anthony A. Frigo 81140 Attorney for Debtor(s)				
	If Debtor(s) are unrepresented, they must sign below.					
Date:	February 14, 2022	/s/ Ramona Lee Taylor Ramona Lee Taylor Debtor				

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Debtor	Ramona Lee Taylor	Case number	21-10845	
Date:				
		Joint Debtor		

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L.B.F. 3015.1

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re: Ramona Lee	e Taylor	Claster 12 21-10845
	Debtor(s)	Chapter 13
	(Chapter 13 Plan
☐ Original		
✓ AMENDED	_ Amended	
Date: February 14,	2022	
		HAS FILED FOR RELIEF UNDER 3 OF THE BANKRUPTCY CODE
	YOUR RI	IGHTS WILL BE AFFECTED
hearing on the Plan p carefully and discuss	proposed by the Debtor. This document is the sthem with your attorney. ANYONE WHO TION in accordance with Bankruptcy Rule	the Hearing on Confirmation of Plan, which contains the date of the confirmation the actual Plan proposed by the Debtor to adjust debts. You should read these papers D WISHES TO OPPOSE ANY PROVISION OF THIS PLAN MUST FILE A te 3015 and Local Rule 3015-4. This Plan may be confirmed and become binding,
	MUST FILE A PROOF OF	A DISTRIBUTION UNDER THE PLAN, YOU CLAIM BY THE DEADLINE STATED IN THE F MEETING OF CREDITORS.
Part 1: Bankruptcy F	Rule 3015.1(c) Disclosures	
	Plan contains non-standard or additiona	al provisions – see Part 9
	Plan limits the amount of secured claim	n(s) based on value of collateral – see Part 4
	Plan avoids a security interest or lien -	see Part 4 and/or Part 9
Part 2: Plan Paymen	t, Length and Distribution – PARTS 2(c) &	t 2(e) MUST BE COMPLETED IN EVERY CASE
Debtor shal	e Amount to be paid to the Chapter 13 Trus lll pay the Trustee \$ per month for lll pay the Trustee \$ per month for the	months; and then
		OR
		through month number <u>8</u> and then shall pay the Trustee \$505.46 per ustee \$700.00 per month for the remaining 29 months.
Other change	es in the scheduled plan payment are set for	rth in § 2(d)
§ 2(b) Debtor sh when funds are availa		n the following sources in addition to future wages (Describe source, amount and date
	ive treatment of secured claims: If "None" is checked, the rest of § 2(c) need	i not be completed.
	real property below for detailed description	

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Decament 1 age 62 of 66						
Debtor	-	Ramona Lee Taylor	Case number	21-10845		
☐ Loan modification with respect to mortgage encumbering property: See § 4(f) below for detailed description § 2(d) Other information that may be important relating to the payment and length of Plan:						
	The to	tla length of the plan shall be 46 months.				
§ 2(e) Estir	nated Distribution				
	A.	Total Priority Claims (Part 3)				
		1. Unpaid attorney's fees	\$	3,250.00		
		2. Unpaid attorney's cost	\$	0.00		
		3. Other priority claims (e.g., priority taxes)	\$	0.00		
	B.	Total distribution to cure defaults (§ 4(b))	\$	9,473.54		
	C.	Total distribution on secured claims (§§ 4(c) &(d))	\$	13,700.88		
	D.	Total distribution on general unsecured claims (Part 5)	\$	0.00		
		Subtotal	\$	25,674.42		
	E.	Estimated Trustee's Commission	\$	2,852.71		
	F.	Base Amount	\$	28,608.52		
§2 (f) Allowance of Compensation Pursuant to L.B.R. 2016-3(a)(2)						
$\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ $						
Part 3: Priority Claims						
§ 3(a) Except as provided in § 3(b) below, all allowed priority claims will be paid in full unless the creditor agrees otherwise:						

Creditor	Claim Number	Type of Priority	Amount to be Paid by Trustee	
Anthony A. Frigo 81140		Attorney Fee Paid		\$ 2,500.00
Anthony A. Frigo 81140		Attorney Fee Due		\$ 750.00

 $\S 3(b)$ Domestic Support obligations assigned or owed to a governmental unit and paid less than full amount.

√ None. If "None" is checked, the rest of \S 3(b) need not be completed or reproduced.

Debtor	Ramona Lee Tay	lor		Case number 2	1-10845
Part 4: Secure	d Claims				
		A DIVINI			
§ 4(a		eceiving No Distribution			
Creditor	None. If "None"	is checked, the rest of § 4(a	a) need not b Claim Number	Secured Property	
distribution fro	greement of the partie	parties' rights will be			
The 7	None. If "None" Frustee shall distribute	maintaining payments is checked, the rest of § 4(let an amount sufficient to pay the bankruptcy filing in ac	ay allowed c	laims for prepetition arrearages; ar	nd, Debtor shall pay directly to creditor
Creditor		Claim Number		Description of Secured Property	Amount to be Paid by Trustee
Specialized Servicing/SI		1		and Address, if real property 827 Lafayette St. Coatesville, PA 19320 Chester County	\$1,390.56
	gage Asset Trust	2		825 Lafayette St. Coatesville, PA 19320 Chester County	\$7,551.31
Regional Ac		3		2010 Toyota Rav 4 50000 miles	\$531.67
Corporation				mics	\$
§ 4(c or validity of t		laims to be paid in full: b	ased on pro	of of claim or pre-confirmation o	determination of the amount, extent
The Townsh		is checked, the rest of § 4(c) 6		be completed or reproduced. 825 Lafayette St. Coatesville,	\$8017.02
				PA 19320 Chester County	
The Townsh	ip of Valley	7		827 Lafayette St. Coatesville, PA 19320 Chester County	\$5683.86
¥ § 4(e ¥ § 4(f) ▼ N	None. If "None" Surrender None. If "None" Loan Modification	aims to be paid in full that is checked, the rest of § 4(c) is checked, the rest of § 4(f) need cked, the rest of § 4(f) need	d) need not b	pe completed.	
§ 5(a	§ 5(a) Separately classified allowed unsecured non-priority claims				
	None. If "None" is checked, the rest of § 5(a) need not be completed.				
§ 5(b) Timely filed unsecured non-priority claims					

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Debtor	Ramona Lee Taylor	Case number	21-10845
	(1) Liquidation Test (check one box)		
	✓ All Debtor(s) property is claimed as exer	npt.	
	Debtor(s) has non-exempt property value distribution of \$ to allowed priori		
	(2) Funding: § 5(b) claims to be paid as follows (check	k one box):	
	✓ Pro rata		
	100%		
	Other (Describe)		
р , с г			
	eutory Contracts & Unexpired Leases		
√	None. If "None" is checked, the rest of § 6 need not be	completed or reproduced.	
Part 7: Othe	r Provisions		
§ 7	(a) General Principles Applicable to The Plan		
(1)	Vesting of Property of the Estate (check one box)		
	✓ Upon confirmation		
	Upon discharge		
	Subject to Bankruptcy Rule 3012 and 11 U.S.C. §1322(a)(4) amounts listed in Parts 3, 4 or 5 of the Plan.	, the amount of a creditor's claim	n listed in its proof of claim controls over
	Post-petition contractual payments under § 1322(b)(5) and a ors by the debtor directly. All other disbursements to creditors		der § 1326(a)(1)(B), (C) shall be disbursed
completion of	If Debtor is successful in obtaining a recovery in personal ing of plan payments, any such recovery in excess of any applicable sary to pay priority and general unsecured creditors, or as agree	le exemption will be paid to the	Trustee as a special Plan payment to the
§ 7	(b) Affirmative duties on holders of claims secured by a se	ecurity interest in debtor's pri	ncipal residence
(1)	Apply the payments received from the Trustee on the pre-pet	cition arrearage, if any, only to si	uch arrearage.
	Apply the post-petition monthly mortgage payments made by the underlying mortgage note.	y the Debtor to the post-petition	mortgage obligations as provided for by
of late paym	Treat the pre-petition arrearage as contractually current upon ent charges or other default-related fees and services based on payments as provided by the terms of the mortgage and note.	the pre-petition default or defau	
	If a secured creditor with a security interest in the Debtor's p payments of that claim directly to the creditor in the Plan, the		

- (5) If a secured creditor with a security interest in the Debtor's property provided the Debtor with coupon books for payments prior to the filing of the petition, upon request, the creditor shall forward post-petition coupon book(s) to the Debtor after this case has been filed.
 - (6) Debtor waives any violation of stay claim arising from the sending of statements and coupon books as set forth above.
 - § 7(c) Sale of Real Property

Debtor	Ramona Lee Taylor	Case number 21-10845			
	None . If "None" is checked, the rest of § 7(c) n	eed not be completed.			
		ty") shall be completed within months of the commencement of this bankruptc cured creditor will be paid the full amount of their secured claims as reflected in § 4.b			
	(2) The Real Property will be marketed for sale in	he following manner and on the following terms:			
this Plan Plan, if,	d encumbrances, including all § 4(b) claims, as may be a shall preclude the Debtor from seeking court approve	er authorizing the Debtor to pay at settlement all customary closing expenses and all e necessary to convey good and marketable title to the purchaser. However, nothing ir all of the sale pursuant to 11 U.S.C. §363, either prior to or after confirmation of the or in order to convey insurable title or is otherwise reasonably necessary under the			
	(4) At the Closing, it is estimated that the amount of	f no less than \$ shall be made payable to the Trustee.			
	(5) Debtor shall provide the Trustee with a copy of	the closing settlement sheet within 24 hours of the Closing Date.			
	(6) In the event that a sale of the Real Property has	not been consummated by the expiration of the Sale Deadline::			
Part 8:	Order of Distribution				
	The order of distribution of Plan payments will	be as follows:			
	Level 1: Trustee Commissions* Level 2: Domestic Support Obligations Level 3: Adequate Protection Payments Level 4: Debtor's attorney's fees Level 5: Priority claims, pro rata Level 6: Secured claims, pro rata Level 7: Specially classified unsecured claims Level 8: General unsecured claims Level 9: Untimely filed general unsecured non-priority	rity claims to which debtor has not objected			
*Percen	atage fees payable to the standing trustee will be paid	at the rate fixed by the United States Trustee not to exceed ten (10) percent.			
Under E Nonstan	Nonstandard or Additional Plan Provisions Bankruptcy Rule 3015.1(e), Plan provisions set forth ladard or additional plan provisions placed elsewhere in the None. If "None" is checked, the rest of Part 9 need in the Part 9				
Part 10	: Signatures				
provisio		esented Debtor(s) certifies that this Plan contains no nonstandard or additional Debtor(s) are aware of, and consent to the terms of this Plan.			
Date:	February 14, 2022	/s/ Anthony A. Frigo Anthony A. Frigo 81140 Attorney for Debtor(s)			
	If Debtor(s) are unrepresented, they must sign below.				
Date:	February 14, 2022	/s/ Ramona Lee Taylor Ramona Lee Taylor			

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Debtor	Ramona Lee Taylor	Case number 21- 1	10845
		Debtor	
Date:			
		Joint Debtor	